

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS
ANNUAL REPORT OF PAYDAY LENDERS
FOR THE YEAR ENDING DECEMBER 31, 2007**

**Bureau of Financial Institutions
1300 East Main Street, Suite 800
Post Office Box 640
Richmond, Virginia 23218-0640**

FILE IN DUPLICATE

**SECTION I
GENERAL INFORMATION**

1. Name and mailing address of licensee: _____
2. Virginia license number _____
3. Federal Identification Number _____
4. Number of Payday Loan Offices in Virginia _____
5. E-Mail address _____

6. List any Trade Name or Fictitious Name Used by the Licensee to Conduct the Payday Lending Business in Virginia:

7. Check the appropriate items concerning licensee: _____ INDIVIDUAL _____ PARTNERSHIP
_____ CORPORATION _____ LIMITED LIABILITY COMPANY _____ BUSINESS TRUST

8. Is Other Business Conducted in Any Licensed Payday Lender Office in Virginia?

_____ YES _____ NO If YES, Indicate the Other Businesses Below:

_____ Check Cashing _____ Pawnbrokering _____ Tax Preparation/Electronic Tax Filing

_____ Money Transmission/Money Order Sales (As An Agent For _____)

_____ Car Title Lending/Revolving Credit _____ Tax Refund Anticipation Loans (Conducted by _____)

_____ (Other) _____ (Other) _____ (Other)

9. Name and mailing address of parent company, if any:

10. Does the licensee or its parent or affiliate conduct a lending business in other states? _____ YES _____ NO

11. Name, title and business address of the chief executive officer of licensee:

12. Individual to be contacted with respect to questions which may arise from this report (name, title, address, **telephone number and e-mail address**):

13. Provide the name, title, address and **telephone number and e-mail address** for the individual to be contacted with respect to:

(a) Scheduling Examinations: _____ (b) Consumer Complaints: _____

SECTION I (Continued)

LIST OF OFFICES

14. List the physical location and mailing address of each office where payday lending is currently conducted pursuant to the Virginia Payday Loan Act. (Attach an additional 8 1/2" X 11" paper if necessary.)

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

REGULATORY ACTIONS

15. Has the licensee or any of its senior officers, directors, trustees, managers, or principal owners been the subject of any regulatory investigation, or action taken or pending, by any state or federal agency within the last three years? _____ YES _____ NO
If yes, attach a complete explanation and copies of all related documentation.

[illegible]

SECTION I (Continued)

DIRECTORS AND MANAGEMENT

16. If the licensee is a limited liability company or corporation, list all members, managers, directors and senior officers (those within three reporting levels of the CEO), their titles, and their ownership interest, if any, **direct or indirect**, in the licensee. If the licensee is a partnership, list the partners, along with their ownership interest, **direct or indirect**, in the licensee. If the licensee is a business trust, list the trustees along with their ownership interest, **direct or indirect**, of the licensee.

Name	Title	Check applicable title(s)					# Shares Owned	% Owned
		Senior Officer	Director	Partner	Manager	Trustee		

Itemize any individuals and/or companies not listed above with a ten percent or greater ownership interest, direct or indirect, in the licensee, including beneficial owners.

Name and Address	Number of Shares Owned	Percentage Ownership

SECTION II

PAYDAY LOANS MADE DURING THE CALENDAR YEAR

17. Payday Loans Made in Virginia during the Calendar Year: Total Number: # _____; Total Dollar Amount: \$ _____
Average Dollar Amount of Virginia Payday Loans Made During the Calendar Year: \$ _____

18. Total Number of Individual Borrowers to Whom Payday Loans Were Made: _____

19. Minimum Dollar Amount of Payday Loans Made: \$ _____; Maximum Amount: \$ _____

20. Minimum Annual Percentage Rate (APR) Charged on Virginia Payday Loans: _____%; Maximum APR Charged _____%
Average APR Charged: _____%

21. Minimum Term of Payday Loans Made: _____ days; Maximum Term: _____ days; Average Term: _____ days

22. Analysis of Delinquent or Charged Off Items During the Calendar Year:
Number of Borrower Checks Returned Unpaid by Depository Institutions: _____
Total Amount of Checks Returned Unpaid: \$ _____
Number of Returned Checks That Were Ultimately Paid: _____ Amount of Returned Checks That Were Paid: \$ _____
Number of Returned Checks Charged Off: _____ Amount of Returned Checks Charged Off: \$ _____
Number of Returned Check Fees Collected From Borrowers: _____ Amount of Returned Check Fees Collected: \$ _____

23. Legal Action:
Number of Individual Borrowers Against Whom Lawsuits Were Instituted: _____; Total Amount of Loans Sought to
be Recovered Through Lawsuits: \$ _____

24. Number of Individual Borrowers who Received More than One Loan but Less than 13 Loans During the Calendar Year: _____
Number of Individual Borrowers who Received 13 Loans or More During the Calendar Year: _____

AFFIDAVIT

State of _____)

County or City of _____)

I, _____, being the _____
(Name of Officer of Licensee) (Title)

of _____ swear or affirm that, to the best of my
(Payday Lender Licensee)

information and belief, the facts in this report, including any accompanying schedules and statements, are true.

Signature of Officer of Licensee

Subscribed and sworn to before me this _____ day of _____, 20_____

Notary Public

Registration Number of Notary: _____

My commission expires: _____

PLEASE MAKE SURE THIS REPORT AND THE FINANCIAL STATEMENT OF THE LICENSEE ARE FILED IN DUPLICATE BEFORE THE MARCH 25TH DEADLINE. IF AUDITED FINANCIAL STATEMENTS ARE BEING PREPARED BUT ARE NOT READY, PLEASE INDICATE BELOW THE APPROXIMATE DATE THAT THEY WILL BE FILED WITH THIS BUREAU AND ATTACH CURRENT INTERNAL STATEMENTS. (If an audit of the licensee is not conducted, current internal statements alone are acceptable and should be attached.)

Anticipated filing date of audited financial statement of licensee: _____